



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name BANK OF HAWAII CORPORATION

City/State HONOLULU, HI

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 23,000,317

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANK OF HAWAII CORPORATION
130 MERCHANT STREET, 22ND FLOOR

HONOLULU, HI 96813

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BHC Name _____

City/State _____

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	22,956,757	21,091,713	22,205,513	19,320,248	17,530,632
Net income (\$000)	54,834	59,949	253,372	153,804	225,913
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.20	2.55	21	2.33	2.67	22	2.28	2.60	22	2.60	2.77	32	2.88	3.01	36
+ Non-interest income	0.77	0.97	48	0.79	1.13	38	0.79	1.04	40	0.88	1.21	37	1.04	1.32	49
- Overhead expense	1.81	2.18	24	1.87	2.28	26	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
- Provision for credit losses	-0.10	0.04	14	-0.27	-0.12	29	-0.23	-0.09	17	0.61	0.51	67	0.09	0.15	39
+ Securities gains (losses)	-0.03	0	5	-0.02	0.01	1	-0.01	0.01	3	0.05	0.02	78	-0.02	0.01	3
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.23	1.35	37	1.50	1.78	30	1.47	1.66	35	0.99	1.04	43	1.64	1.56	56
Net operating income	0.96	1.03	41	1.14	1.36	30	1.14	1.26	38	0.80	0.81	41	1.29	1.19	57
Net income	0.96	1.02	41	1.14	1.35	31	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.43	2.96	17	2.61	3.18	16	2.52	3.06	17	3.01	3.55	18	3.59	4.41	10
Interest expense	0.10	0.20	21	0.16	0.29	26	0.14	0.25	25	0.27	0.52	17	0.54	1.08	12
Net interest income (tax equivalent)	2.33	2.75	20	2.45	2.88	20	2.38	2.80	19	2.73	3.01	29	3.05	3.33	30
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.09	49	0.10	0.16	43	0.05	0.11	37	0.06	0.27	20	0.12	0.21	44
Earnings coverage of net loan and lease losses (X)	44.26	38.54	68	21.94	25.70	64	45.49	39.72	67	43	22.91	84	23.83	24.40	66
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.20	57	1.63	1.49	68	1.29	1.23	61	1.81	1.58	71	1	0.83	73
Allowance for loan and lease losses / Total loans and leases	1.21	1.17	57	1.63	1.47	69	1.28	1.20	62	1.80	1.55	72	1	0.81	73
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.16	0.47	10	0.15	0.70	5	0.15	0.49	12	0.15	0.71	6	0.18	0.57	11
30-89 days past due loans and leases / Total loans and leases	0.16	0.32	30	0.24	0.33	48	0.17	0.32	34	0.22	0.39	31	0.51	0.43	68
Liquidity and Funding															
Net noncore funding dependence	7.23	-1.97	81	6.79	-0.51	75	7.71	-2.33	83	11.73	3.20	77	12.91	14.45	47
Net short-term noncore funding dependence	1.51	-6.65	80	0.58	-6.88	76	1.86	-7.71	78	5.72	-4.76	86	4.89	3.38	48
Net loans and leases / Total assets	53.90	59.31	32	54.50	60.99	24	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
Capitalization															
Tier 1 leverage ratio	7.30	9.06	11	6.61	9.15	2	7.32	8.98	10	6.71	9.13	3	7.25	9.76	4
Holding company equity capital / Total assets	6.30	10.29	4	6.20	10.72	2	7.07	10.71	6	6.67	11.16	3	7.11	12.43	3
Total equity capital (including minority interest) / Total assets	6.30	10.40	2	6.20	10.85	1	7.07	10.82	4	6.67	11.29	1	7.11	12.57	1
Common equity tier 1 capital / Total risk-weighted assets	11.83	12.21	48	12.35	12.57	54	12.12	12.42	48	12.06	12.38	51	12.18	12.17	54
Net loans and leases / Equity capital (X)	8.56	5.82	92	8.79	5.73	93	7.53	5.53	85	8.59	5.58	93	8.49	5.21	92
Cash dividends / Net income	55.14	33.45	89	45.08	23.13	89	44.84	28.27	85	69.85	42.30	88	46.69	33.12	76
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	4.80	9.35	41	18.36	16.49	61	10.59	10.50	60	13.86	16.68	46	5.55	9.26	47
Equity capital	6.52	4.03	70	2.43	9.13	18	17.25	7.46	86	6.81	6.99	55	1.47	10.49	13
Net loans and leases	3.65	6.29	44	6.46	7.22	52	2.72	3.36	52	8.12	9.07	55	5.48	9.10	48
Noncore funding	-23.09	-10.65	32	-8.69	-25.09	71	-23.54	-14.79	36	-5.55	-12.18	58	7.12	6.59	57
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	99.04	103.47	29	96.16	102.85	14	99.32	103.22	29	94.91	102.81	11	96.66	103.22	14
Cash from ops + noncash items + op expense / Op expense + dividends	147.43	125.04	60	38.45	98.58	28	55.98	154.48	14	121.41	147.24	46	207.44	190.27	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	94,379	100,328	400,522	419,597	436,585	-5.93	7.45
Income from lease financing receivables.....	1,136	1,249	5,012	2,788	7,734	-9.05	-36.57
Fully taxable income on loans and leases.....	95,422	101,465	405,117	421,891	443,813	-5.96	6.53
Tax-exempt income on loans and leases.....	93	112	417	494	506	-16.96	89.80
Estimated tax benefit on income on loans and leases.....	80	72	334	233	159	10.54	169.13
Income on loans and leases (tax equivalent).....	95,595	101,649	405,868	422,618	444,478	-5.96	6.63
Investment interest income (tax equivalent).....	35,810	29,317	127,287	128,322	145,861	22.15	5.88
Interest on balances due from depository institutions.....	131	144	893	916	3,594	-9.03	-85.35
Interest income on other earning assets.....	202	185	702	661	1,001	9.19	-12.17
Total interest income (tax equivalent).....	131,738	131,295	534,750	552,517	594,934	0.34	5.73
Interest on time deposits of \$250K or more.....	437	1,463	3,896	12,863	23,763	-70.13	-65.73
Interest on time deposits < \$250K.....	319	635	1,972	4,100	5,673	-49.76	-57.97
Interest on foreign office deposits.....	106	204	655	1,730	3,888	-48.04	-18.46
Interest on other deposits.....	1,491	2,027	8,693	14,273	35,050	-26.44	-2.36
Interest on other borrowings and trading liabilities.....	2,957	3,867	14,210	17,136	21,308	-23.53	-52.98
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	5,310	8,196	29,426	50,102	89,682	-35.21	-46.79
Net interest income (tax equivalent).....	126,428	123,099	505,324	502,415	505,252	2.70	10.30
Non-interest income.....	44,017	41,804	175,368	169,706	181,979	5.29	4.34
Adjusted operating income (tax equivalent).....	170,445	164,903	680,692	672,121	687,231	3.36	8.70
Overhead expense.....	103,871	98,774	403,224	373,923	379,189	5.16	17.16
Provision for credit losses.....	-5,500	-14,300	-50,500	117,800	16,000		
Securities gains (losses).....	-1,545	-1,203	-1,298	9,932	-3,986		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	70,529	79,226	326,670	190,330	288,056	-10.98	-7.05
Applicable income taxes.....	15,606	19,025	72,182	35,320	59,913	-17.97	-27.90
Tax equivalent adjustments.....	89	252	1,116	1,206	2,230	-64.68	-97.09
Applicable income taxes (tax equivalent).....	15,695	19,277	73,298	36,526	62,143	-18.58	-36.47
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	54,834	59,949	253,372	153,804	225,913	-8.53	7.15
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	54,834	59,949	253,372	153,804	225,913	-8.53	7.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	54,834	59,949	253,372	153,804	225,913	-8.53	7.15
Investment securities income (tax equivalent).....	35,810	29,317	127,287	128,322	145,861	22.15	5.88
US Treasury and agency securities (excluding mortgage-backed securities).....	1,185	402	2,760	6,327	17,231	194.78	-61.45
Mortgage-backed securities.....	31,921	27,018	114,538	111,466	109,451	18.15	54.04
All other securities.....	2,704	1,897	9,989	10,529	19,179	42.56	-73.02
Cash dividends declared.....	30,234	27,026	113,608	107,434	105,478	11.87	41.16
Common.....	28,265	27,026	110,633	107,434	105,478	4.58	31.96
Preferred.....	1,969	0	2,975	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.30	2.75	18	2.49	2.96	18	2.41	2.85	18	2.86	3.27	20	3.39	4	15
Less: Interest expense	0.09	0.19	22	0.16	0.27	26	0.13	0.23	25	0.26	0.48	17	0.51	0.98	15
Equals: Net interest income (tax equivalent)	2.20	2.55	21	2.33	2.67	22	2.28	2.60	22	2.60	2.77	32	2.88	3.01	36
Plus: Non-interest income	0.77	0.97	48	0.79	1.13	38	0.79	1.04	40	0.88	1.21	37	1.04	1.32	49
Equals: adjusted operating income (tax equivalent)	2.97	3.56	16	3.13	3.87	15	3.07	3.70	16	3.48	4.04	24	3.92	4.41	27
Less: Overhead expense	1.81	2.18	24	1.87	2.28	26	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
Less: Provision for credit losses	-0.10	0.04	14	-0.27	-0.12	29	-0.23	-0.09	17	0.61	0.51	67	0.09	0.15	39
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.03	0	5	-0.02	0.01	1	-0.01	0.01	3	0.05	0.02	79	-0.02	0.01	3
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.23	1.35	37	1.50	1.78	30	1.47	1.66	35	0.99	1.04	43	1.64	1.56	56
Less: Applicable income taxes (tax equivalent)	0.27	0.31	41	0.37	0.40	41	0.33	0.38	34	0.19	0.23	36	0.35	0.36	44
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.96	1.03	41	1.14	1.36	30	1.14	1.26	38	0.80	0.81	41	1.29	1.19	57
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.96	1.02	41	1.14	1.35	31	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Memo: Net income (last four quarters)	1.10	1.17	42	0.89	1.07	30	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Net income—BHC and noncontrolling (minority) interest	0.96	1.04	39	1.14	1.37	31	1.14	1.27	36	0.80	0.83	41	1.29	1.20	57
Margin Analysis															
Average earning assets / Average assets	94.41	93.16	68	95.48	93.08	79	95.46	93.08	78	95.12	92.32	82	94.57	91.05	83
Average interest-bearing funds / Average assets	59.29	60.43	52	64.27	62.97	64	61.84	61.99	59	65.51	64.06	61	66.03	65.57	50
Interest income (tax equivalent) / Average earning assets	2.43	2.96	17	2.61	3.18	16	2.52	3.06	17	3.01	3.55	18	3.59	4.41	10
Interest expense / Average earning assets	0.10	0.20	21	0.16	0.29	26	0.14	0.25	25	0.27	0.52	17	0.54	1.08	12
Net interest income (tax equivalent) / Average earning assets	2.33	2.75	20	2.45	2.88	20	2.38	2.80	19	2.73	3.01	29	3.05	3.33	30
Yield or Cost															
Total loans and leases (tax equivalent)	3.11	3.88	8	3.39	4.05	16	3.37	4.01	15	3.64	4.27	13	4.15	5.09	8
Interest-bearing bank balances	0.14	0.18	22	0.08	0.10	19	0.14	0.14	61	0.20	0.27	35	1.75	2.04	32
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.43	2.93	20	2.60	3.15	17	2.52	3.04	18	3	3.51	19	3.58	4.36	11
Investment securities (tax equivalent)	1.57	1.78	27	1.58	1.84	32	1.53	1.77	34	2.10	2.25	33	2.61	2.76	40
US Treasury and agency securities (excluding mortgage-backed securities)	1.14	1.09	57	0.92	1.30	32	0.95	1.14	37	2.14	1.75	71	2.71	2.32	78
Mortgage-backed securities	1.58	1.67	38	1.54	1.60	48	1.46	1.57	40	2	2.05	41	2.49	2.61	33
All other securities	2.05	2.75	29	2.64	2.93	41	2.37	2.81	40	3.08	3.24	48	3.55	4.06	39
Interest-bearing deposits	0.07	0.16	21	0.13	0.26	26	0.11	0.21	27	0.28	0.53	18	0.63	1.10	16
Time deposits of \$250K or more	0.34	0.48	30	0.55	0.82	22	0.46	0.66	31	1.10	1.42	23	1.96	1.96	45
Time deposits < \$250K	0.36	0.44	45	0.64	0.78	42	0.52	0.62	44	0.95	1.36	16	1.22	1.82	16
Other domestic deposits	0.05	0.13	18	0.08	0.17	23	0.08	0.15	29	0.15	0.36	12	0.41	0.93	10
Foreign deposits	0.07	0.14	48	0.13	0.13	59	0.10	0.14	51	0.27	0.42	35	0.58	1.19	16
Federal funds purchased and repos	2.43	0.16	97	2.34	0.18	96	2.42	0.17	95	2.46	0.62	95	3.24	1.86	87
Other borrowed funds and trading liabilities	0.96	1.14	42	1.41	1.38	53	1.81	1.27	70	1.88	1.50	71	1.28	2.38	7
All interest-bearing funds	0.16	0.31	21	0.24	0.42	23	0.21	0.37	23	0.40	0.74	13	0.77	1.49	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	44,017	41,804	175,368	169,706	181,979
Fiduciary activities income	11,410	11,484	46,848	44,872	45,847
Service charges on deposit accounts - domestic	7,445	6,380	26,740	25,017	30,897
Trading revenue	4,310	1,869	7,967	17,414	9,588
Investment banking fees and commissions	1,853	1,679	7,177	6,660	8,688
Insurance activities revenue	204	192	823	871	2,417
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,428	2,549	3,762	-2,020	3,148
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,932	6,479	24,247	11,888	10,539
Other non-interest income	14,435	11,172	57,804	65,004	70,855
Total overhead expenses	103,871	98,774	403,224	373,923	379,189
Personnel expense	61,370	57,337	232,622	211,043	219,338
Net occupancy expense	17,745	16,964	67,903	71,911	61,580
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	24,756	24,473	102,699	90,969	98,271
Fee income on mutual funds and annuities	999	960	4,206	4,011	6,289
Memoranda					
Assets under management in proprietary mutual funds and annuities	901,048	1,091,872	959,666	1,121,512	1,349,791
Number of equivalent employees	2,084	2,058	2,056	2,022	2,124
Average personnel expense per employee	29.45	27.86	113.14	104.37	103.27
Average assets per employee	11,015.72	10,248.65	10,800.35	9,555.02	8,253.59

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.27	2.26	56	2.30	2.10	59	2.40	2.17	57	2.36	2.02	61	3.46	2.72	64
Overhead expenses / Net Interest Income + non-interest income	60.97	61.09	51	59.99	59.31	52	59.33	59.28	45	55.73	62.28	28	55.36	61.29	24
Percent of Average Assets															
Total overhead expense	1.81	2.18	24	1.87	2.28	26	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
Personnel expense	1.07	1.21	31	1.09	1.28	30	1.05	1.21	32	1.09	1.30	27	1.25	1.41	34
Net occupancy expense	0.31	0.23	85	0.32	0.24	79	0.31	0.23	81	0.37	0.26	88	0.35	0.28	76
Other operating expenses	0.43	0.71	8	0.46	0.73	14	0.46	0.72	9	0.47	0.94	7	0.56	0.97	11
Overhead less non-interest income	1.04	1.18	34	1.08	1.10	44	1.03	1.10	35	1.06	1.25	35	1.12	1.32	31
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.94	60.59	54	59.90	58.69	57	59.24	58.83	47	55.63	61.82	28	55.18	60.64	26
Personnel expense	36.01	33.94	56	34.77	33.28	58	34.17	32.93	53	31.40	32.36	39	31.92	32.39	46
Net occupancy expense	10.41	6.43	92	10.29	6.42	93	9.98	6.23	92	10.70	6.58	94	8.96	6.52	88
Other operating expenses	14.52	19.35	14	14.84	18.45	30	15.09	19.18	18	13.53	22.28	6	14.30	21.20	8
Total non-interest income	25.82	26.24	56	25.35	28.42	46	25.76	27.67	48	25.25	28.83	47	26.48	29.23	55
Fiduciary activities income	6.69	2.31	88	6.96	2.15	90	6.88	2.20	89	6.68	2.09	89	6.67	1.97	89
Service charges on domestic deposit accounts	4.37	3.51	62	3.87	3.21	61	3.93	3.27	58	3.72	3.27	59	4.50	3.88	59
Trading revenue	2.53	0.53	88	1.13	0.97	72	1.17	0.62	82	2.59	1.28	80	1.40	1.18	76
Investment banking fees and commissions	1.09	2.33	40	1.02	2.51	42	1.05	2.58	40	0.99	2.46	41	1.26	3.54	41
Insurance activities revenue	0.12	0.38	62	0.12	0.38	60	0.12	0.36	56	0.13	0.41	59	0.35	0.47	69
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	1.42	1.49	74	1.55	0.99	78	0.55	0.60	68	-0.30	0.01	17	0.46	0.28	76
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.13	1.74	48	3.93	3.74	60	3.56	3.30	60	1.77	3.92	44	1.53	1.86	53
Other non-interest income	8.47	8.92	55	6.77	8.65	43	8.49	9.27	55	9.67	9.65	60	10.31	10.04	65
Overhead less non-interest income	35.12	33.42	52	34.55	29.66	64	33.47	30.52	53	30.38	31.93	43	28.70	31.06	36
Applicable income taxes / Pretax net operating income (tax equivalent)	22.13	20.83	64	24.01	21.04	77	22.10	21.18	58	18.56	18.63	43	20.80	20.56	54
Applicable income tax + TE / Pretax net operating income + TE	22.25	22.92	44	24.33	22.74	70	22.44	22.67	44	19.19	21.18	26	21.57	23.23	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	10,030,480	9,059,980	9,679,362	9,053,504	8,437,287	10.71	44.03
Commercial and industrial loans	761,634	1,449,665	877,542	1,306,378	867,305	-47.46	-5.84
Loans to individuals	1,088,334	1,004,675	1,067,934	1,022,694	1,112,631	8.33	38.26
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	559	12,413	1,923	9,537	961	-95.50	9.61
Other loans and leases	671,326	654,377	664,257	644,727	612,994	2.59	15.29
Less: Unearned income	2,548	22,087	5,196	14,255	1,224	-88.46	-68.85
Loans and leases, net of unearned income	12,549,785	12,159,023	12,285,822	12,022,585	11,029,954	3.21	37.39
Less: Allowance for loan and lease losses	152,028	198,343	157,821	216,252	110,027	-23.35	44.70
Net loans and leases	12,397,757	11,960,680	12,128,001	11,806,333	10,919,927	3.65	37.30
Debt securities that reprice or mature in over 1 year	8,487,659	7,122,188	8,722,176	6,649,787	4,886,476	19.17	62.45
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	20,885,416	19,082,868	20,850,177	18,456,120	15,806,403	9.45	46.52
Interest-bearing bank balances	358,861	1,106,137	364,107	334,668	259,553	-67.56	-22.59
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	260,490	366,935	248,660	404,629	774,821	-29.01	-73.00
Trading assets	67,012	98,069	97,319	144,630	69,092	-31.67	100.86
Total earning assets	21,571,779	20,654,009	21,560,263	19,340,047	16,909,869	4.44	37.26
Non-interest-bearing cash and due from depository institutions	236,193	286,717	196,327	279,420	299,105	-17.62	-15.62
Premises, fixed assets, and leases	293,306	295,857	295,014	299,237	289,226	-0.86	155.35
Other real estate owned	2,332	2,332	2,332	2,332	2,737	0.00	-7.79
Investment in unconsolidated subsidiaries	1,677	3,516	1,974	4,100	8,329	-52.30	-85.39
Intangible and other assets	895,030	704,840	729,031	678,515	586,230	26.98	66.01
Total assets	23,000,317	21,947,271	22,784,941	20,603,651	18,095,496	4.80	38.02
Quarterly average assets	22,956,757	21,091,713	22,693,427	20,314,918	17,802,027	8.84	39.74
Average loans and leases (YTD)	12,304,134	11,978,793	12,047,788	11,610,433	10,708,673	2.72	35.95
Memoranda							
Loans held-for-sale	5,293	18,320	26,746	82,565	39,062	-71.11	-74.67
Loans not held-for-sale	12,544,492	12,140,703	12,259,076	11,940,020	10,990,892	3.33	37.64
Real estate loans secured by 1-4 family	6,344,292	5,750,665	6,139,857	5,759,824	5,556,164	10.32	38.25
Commercial real estate loans	3,385,822	2,999,415	3,235,990	2,980,079	2,572,391	12.88	61.35
Construction and land development	363,941	391,134	335,207	371,571	309,599	-6.95	-7.65
Multifamily	705,095	532,339	665,800	501,012	429,661	32.45	160.55
Nonfarm nonresidential	2,316,786	2,075,942	2,234,983	2,107,496	1,833,131	11.60	61.59
Real estate loans secured by farmland	2,530	2,667	2,553	2,677	2,727	-5.14	-69.96
Total investment securities	8,748,149	7,489,123	8,970,836	7,054,416	5,661,297	16.81	41.33
U.S. Treasury securities	280,086	8,416	246,341	8,421	275,531	3228.02	-47.22
US agency securities (excluding mortgage-backed securities)	128,304	165,340	137,022	174,386	242,122	-22.40	-70.11
Municipal securities	69,668	57,921	75,818	58,603	109,909	20.28	-92.45
Mortgage-backed securities	7,840,989	7,024,044	8,108,227	6,576,370	4,682,439	11.63	100.55
Asset-backed securities	0	0	0	0	0		
Other debt securities	429,102	233,402	403,428	236,636	351,296	83.85	8.19
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	4,258,534	4,024,763	4,276,056	3,791,689	2,619,003	5.81	81.87
U.S. Treasury securities	148,560	916	114,845	921	1,155	16118.34	27411.11
US agency securities (excluding mortgage-backed securities)	128,304	165,340	137,022	174,386	242,122	-22.40	-70.11
Municipal securities	69,668	24,326	75,818	24,840	55,098	186.39	-89.78
Mortgage-backed securities	3,502,396	3,612,066	3,565,259	3,366,937	1,984,307	-3.04	263.01
Asset-backed securities	0	0	0	0	0		
Other debt securities	409,606	222,115	383,112	224,605	336,321	84.41	54.59
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-318,354	12,986	-48,160	85,966	20,587		
Available-for-sale securities appreciation (depreciation)	-289,976	1,827	-44,829	70,052	11,366		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,073,822	3,647,535	2,932,981	3,582,212	2,617,156	-15.73	23.94

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,959,205	5,766,990	6,713,937	5,309,238	4,067,982	20.67	68.60
NOW, ATS and transaction accounts	4,392,669	4,188,117	4,426,815	3,853,365	2,963,627	4.88	60.44
Time deposits less brokered deposits < \$250K	345,208	390,602	357,786	405,222	465,866	-11.62	-0.86
MMDA and other savings accounts	7,351,081	7,103,732	7,101,621	6,400,152	6,009,740	3.48	38.59
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	19,048,163	17,449,441	18,600,159	15,967,977	13,507,215	9.16	52.17
Time deposits of \$250K or more	484,857	985,681	555,625	1,151,886	1,209,001	-50.81	-51.04
Foreign deposits	1,183,267	1,121,529	1,204,324	1,091,758	1,067,201	5.50	22.18
Federal funds purchased and repos	450,490	600,490	450,490	600,590	604,306	-24.98	-11.65
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	75,336		-100.00
Other borrowings w/remaining maturity over 1 year	10,367	60,459	10,391	60,481	118,439	-82.85	-95.73
Brokered deposits < \$250K	0	0	0	0	1,065		
Noncore funding	2,128,981	2,768,159	2,220,830	2,904,715	3,075,348	-23.09	-22.20
Trading liabilities	65,579	33,862	23,633	18,627	7,520	93.67	494.34
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	308,709	335,588	328,708	337,825	218,581	-8.01	50.09
Total liabilities	21,551,432	20,587,050	21,173,330	19,229,144	16,808,664	4.68	39.30
Equity Capital							
Perpetual preferred stock (including surplus)	175,487	0	175,487	0	0		
Common stock	582	580	581	580	579	0.34	1.04
Common surplus	611,574	594,804	607,021	591,360	582,566	2.82	10.41
Retained earnings	1,974,790	1,844,057	1,950,375	1,811,979	1,761,415	7.09	36.71
Accumulated other comprehensive income	-246,153	-41,787	-66,382	7,822	-31,112		
Other equity capital components	-1,067,395	-1,037,433	-1,055,471	-1,037,234	-1,026,616		
Total holding company equity capital	1,448,885	1,360,221	1,611,611	1,374,507	1,286,832	6.52	21.43
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,448,885	1,360,221	1,611,611	1,374,507	1,286,832	6.52	21.43
Total liabilities and capital	23,000,317	21,947,271	22,784,941	20,603,651	18,095,496	4.80	38.02
Memoranda							
Non-interest-bearing deposits	7,500,741	6,227,436	7,275,287	5,749,612	4,489,525	20.45	63.28
Interest-bearing deposits	13,215,546	13,329,215	13,084,821	12,462,009	11,294,957	-0.85	33.72
Total deposits	20,716,287	19,556,651	20,360,108	18,211,621	15,784,482	5.93	43.10
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,611,611	1,374,507	1,374,507	1,286,832	1,268,200		
Accounting restatements	0	0	0	3,632	0		
Net income	54,834	59,949	253,372	153,804	225,913		
Net sale of new perpetual preferred stock	0	0	175,487	0	0		
Net sale of new common stock	2,395	2,809	14,048	9,168	7,578		
Sale of treasury stock	4,010	2,780	13,267	7,577	8,337		
Less: Purchase of treasury stock	13,960	3,189	31,258	18,006	137,649		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	30,234	27,026	113,608	107,434	105,478		
Change in other comprehensive income	-179,771	-49,609	-74,204	38,934	19,931		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,448,885	1,360,221	1,611,611	1,374,507	1,286,832		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.61	37.11	62	41.28	36.10	60	42.48	36.25	63	43.94	36.22	65	46.63	37.78	62
Commercial and industrial loans	3.31	10.78	10	6.61	13.88	12	3.85	10.76	11	6.34	13.52	14	4.79	12.02	16
Loans to individuals	4.73	3.61	70	4.58	3.42	70	4.69	3.36	71	4.96	3.40	68	6.15	4.20	70
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.17	31	0.06	0.19	53	0.01	0.18	33	0.05	0.19	55	0.01	0.24	33
Other loans and leases	2.92	4.19	48	2.98	4.29	50	2.92	4.47	47	3.13	4.63	48	3.39	5.01	44
Net loans and leases	53.90	59.31	32	54.50	60.99	24	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
Debt securities over 1 year	36.90	19.47	94	32.45	16.70	96	38.28	19.46	96	32.27	15.55	96	27	14.60	93
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	90.80	80.04	96	86.95	78.43	85	91.51	79.22	95	89.58	78.16	93	87.35	79.65	74
Interest-bearing bank balances	1.56	7.18	12	5.04	9.08	29	1.60	8.50	10	1.62	7.51	12	1.43	3.06	34
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.13	1.65	51	1.67	1.59	64	1.09	1.56	51	1.96	1.68	66	4.28	1.91	84
Trading assets	0.29	0.52	70	0.45	0.56	67	0.43	0.49	73	0.70	1.01	66	0.38	1.19	64
Total earning assets	93.79	91.28	80	94.11	91.48	78	94.63	91.77	80	93.87	91.05	81	93.45	89.53	88
Non-interest cash and due from depository institutions	1.03	0.96	61	1.31	1	76	0.86	0.82	55	1.36	1.07	75	1.65	1.14	84
Other real estate owned	0.01	0.01	63	0.01	0.02	50	0.01	0.01	64	0.01	0.02	49	0.02	0.03	43
All other assets	5.18	7.70	21	4.59	7.44	14	4.51	7.35	17	4.78	7.82	11	4.90	9.27	8
Memoranda															
Short-term investments	2.69	10.28	12	6.71	11.92	27	2.69	11.47	7	3.59	11.17	16	5.72	7.63	53
U.S. Treasury securities	1.22	1.80	57	0.04	0.98	40	1.08	1.47	64	0.04	0.84	44	1.52	1.03	71
US agency securities (excluding mortgage-backed securities)	0.56	0.79	60	0.75	0.73	66	0.60	0.82	57	0.85	0.63	71	1.34	0.54	81
Municipal securities	0.30	1.72	31	0.26	1.77	28	0.33	1.73	32	0.28	1.69	29	0.61	1.34	43
Mortgage-backed securities	34.09	14.04	97	32	12.38	97	35.59	14.14	98	31.92	11.75	97	25.88	11.44	96
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	1.87	0.55	88	1.06	0.46	76	1.77	0.53	88	1.15	0.42	81	1.94	0.39	91
Loans held-for-sale	0.02	0.40	30	0.08	0.46	30	0.12	0.55	41	0.40	0.52	52	0.22	0.39	50
Loans held for investment	54.54	59.15	34	55.32	61.15	26	53.80	58.06	35	57.95	61.72	29	60.74	63.50	31
Real estate loans secured by 1-4 family	27.58	11.67	94	26.20	11.69	92	26.95	11.46	93	27.96	11.91	93	30.70	13.29	93
Revolving	4.10	1.40	95	4.08	1.51	94	3.98	1.42	94	4.46	1.66	94	5.36	2.07	92
Closed-end, secured by first liens	22.20	9.94	88	20.68	9.76	88	21.68	9.67	87	21.89	9.81	91	23.22	10.69	92
Closed-end, secured by junior liens	1.29	0.17	96	1.44	0.21	96	1.28	0.17	95	1.61	0.22	96	2.13	0.28	95
Commercial real estate loans	14.72	23.42	28	13.67	22.27	25	14.20	22.69	27	14.46	22.22	27	14.22	22.23	33
Construction and land development	1.58	3.49	34	1.78	3.32	32	1.47	3.34	29	1.80	3.40	34	1.71	3.44	36
Multifamily	3.07	3.52	54	2.43	3.21	49	2.92	3.57	52	2.43	3.12	48	2.37	3.01	47
Nonfarm nonresidential	10.07	15.11	30	9.46	14.77	28	9.81	14.57	32	10.23	14.72	31	10.13	14.69	35
Real estate loans secured by farmland	0.01	0.33	31	0.01	0.33	32	0.01	0.30	33	0.01	0.33	31	0.02	0.36	32

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	79.93	61.87	80	74.51	57.91	79	78.78	61.05	78	75.30	57.15	83	76.49	57.46	79
Real estate loans secured by 1-4 family	50.55	20.07	95	47.30	19.43	95	49.98	19.86	96	47.91	19.43	95	50.37	20.75	96
Revolving	7.51	2.35	97	7.37	2.45	97	7.38	2.43	96	7.63	2.64	96	8.80	3.15	96
Closed-end	43.04	17.49	94	39.93	16.76	94	42.59	17.24	95	40.27	16.59	95	41.58	17.39	93
Commercial real estate loans	26.98	38.39	31	24.67	35.36	28	26.34	37.86	30	24.79	34.63	29	23.32	33.52	32
Construction and land development	2.90	5.82	35	3.22	5.29	35	2.73	5.65	32	3.09	5.26	36	2.81	5.09	38
1-4 family	0.18	1.29	28	0.21	1.05	29	0.19	1.18	30	0.23	0.93	33	0.30	0.94	37
Other	2.72	4.49	38	3.01	4.21	41	2.54	4.40	38	2.86	4.19	40	2.51	4.02	36
Multifamily	5.62	5.66	61	4.38	5.08	53	5.42	5.78	58	4.17	4.96	49	3.90	4.69	47
Nonfarm nonresidential	18.46	25	34	17.07	23.47	32	18.19	24.56	36	17.53	22.93	36	16.62	22.15	36
Owner-occupied	3.89	8.44	25	3.47	7.93	23	3.72	8.29	25	3.95	7.68	29	3.78	7.72	29
Other	14.57	16.32	44	13.61	15.25	41	14.47	15.94	45	13.58	14.95	41	12.84	14.34	45
Real estate loans secured by farmland	0.02	0.59	32	0.02	0.56	33	0.02	0.54	35	0.02	0.54	31	0.02	0.55	32
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	6.07	18.81	8	11.92	23.16	11	7.14	18.86	12	10.87	22.17	12	7.86	19.53	11
Loans to individuals	8.67	6.52	70	8.26	6.02	70	8.69	6.24	71	8.51	6.13	72	10.09	7.13	69
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	31	0.10	0.33	55	0.02	0.34	33	0.08	0.32	54	0.01	0.37	32
Other loans and leases	5.35	8.03	51	5.38	8.05	52	5.41	8.75	51	5.36	9.09	48	5.56	9.85	46
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	551.57	395.39	79	576.40	382.51	87	535.58	391.81	80	582.44	381.27	87	602.90	391.26	85
Real estate loans secured by 1-4 family	348.87	125.02	95	365.86	124.29	95	339.73	126.06	96	370.55	125.03	96	397.02	138.18	95
Revolving	51.82	14.84	97	56.98	16.14	97	50.20	15.44	96	59.05	17.42	96	69.34	21.26	95
Closed-end	297.06	108.83	94	308.88	106.79	94	289.53	108.85	93	311.49	106.14	95	327.68	115.20	95
Commercial real estate loans	186.19	249.33	32	190.82	237.40	33	179.05	245.88	32	191.72	234.65	35	183.81	229.44	37
Construction and land development	20.01	36.95	36	24.88	35.26	41	18.55	35.95	36	23.90	35.62	41	22.12	34.95	45
1-4 family	1.25	8.02	29	1.59	6.84	31	1.30	7.42	31	1.75	6.34	34	2.37	6.61	41
Other	18.76	28.49	39	23.29	28.01	44	17.25	28.11	39	22.16	28.16	45	19.75	27.32	45
Multifamily	38.77	37.99	61	33.87	34.02	63	36.84	38.66	61	32.23	32.74	61	30.70	31.04	57
Nonfarm nonresidential	127.40	160.85	37	132.07	157.71	38	123.67	158.05	36	135.58	155.06	39	130.99	152.10	42
Owner-occupied	26.87	53.96	26	26.83	52.99	27	25.31	52.99	27	30.54	52.37	31	29.79	53.07	33
Other	100.53	105.37	50	105.24	102.29	52	98.35	102.54	50	105.04	100.54	53	101.20	97.41	53
Real estate loans secured by farmland	0.14	3.46	31	0.17	3.50	33	0.14	3.22	33	0.17	3.44	32	0.19	3.60	33
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	41.88	113.45	10	92.23	145.22	25	48.56	114.45	16	84.04	139.91	21	61.97	122.02	25
Loans to individuals	59.85	36.67	75	63.92	35.91	76	59.09	34.55	75	65.79	37.47	75	79.50	43.51	73
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.03	1.66	32	0.79	1.94	58	0.11	1.86	33	0.61	1.88	57	0.07	2.18	33
Other loans and leases	36.92	47.86	54	41.63	47.52	58	36.75	51.06	53	41.48	49.54	57	43.80	52.44	57
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.18	30.57	36	21.37	27.81	32	22.72	30.07	35	21.06	27.32	34	19.69	26.45	34
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	159.99	198.65	38	165.32	185.94	43	154.46	195.33	37	162.91	183.76	42	155.22	178.57	42
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	186.86	256.17	32	192.14	243.39	33	179.78	252.85	31	193.45	240.85	35	185.01	236.10	36

BHC Name _____

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Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.69	10.28	12	6.71	11.92	27	2.69	11.47	7	3.59	11.17	16	5.72	7.63	53
Liquid assets	38.74	28.10	77	39.59	27.16	85	40.16	29.03	77	36.49	26.22	82	32.21	22.44	79
Investment securities	38.03	21.67	92	34.12	18.78	94	39.37	21.63	93	34.24	17.85	93	31.29	16.99	90
Net loans and leases	53.90	59.31	32	54.50	60.99	24	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
Net loans, leases and standby letters of credit	54.50	60.12	31	54.97	61.79	24	53.83	59.49	31	57.80	62.48	30	60.80	64.84	28
Core deposits	82.82	76.85	72	79.51	73.69	66	81.63	75.71	70	77.50	70.67	62	74.64	63.09	74
Noncore funding	9.26	9.46	63	12.61	11.95	68	9.75	10.30	61	14.10	14.13	65	17	19.36	55
Time deposits of \$250K or more	2.11	1.46	75	4.49	1.96	89	2.44	1.58	80	5.59	2.11	93	6.68	2.94	91
Foreign deposits	5.14	0.32	94	5.11	0.34	93	5.29	0.34	93	5.30	0.36	93	5.90	0.43	92
Federal funds purchased and repos	1.96	1.11	79	2.74	1.22	83	1.98	1.23	77	2.91	1.47	79	3.34	1.94	76
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.96	0.44	88	2.74	0.60	90	1.98	0.54	86	2.91	0.54	88	3.34	0.48	89
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0	1.11	10	0	1	11	0	1.24	7	0.42	3.01	21
Earning assets that reprice within 1 year	14.74	36.68	5	18.06	38.67	7	14.45	37.37	4	16.19	39.38	3	19.09	39.29	7
Interest-bearing liabilities that reprice within 1 year	3.15	6.16	31	5.76	7.73	45	3.49	6.39	32	7.22	8.20	59	7.89	10.19	39
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	11.59	29.01	11	12.30	29.49	13	10.95	29.65	10	8.96	29.11	11	11.20	26.63	11
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.23	-1.97	81	6.79	-0.51	75	7.71	-2.33	83	11.73	3.20	77	12.91	14.45	47
Net short-term noncore funding dependence	1.51	-6.65	80	0.58	-6.88	76	1.86	-7.71	78	5.72	-4.76	86	4.89	3.38	48
Short-term investment / Short-term noncore funding	66.26	265.83	17	92.97	246.74	23	61.20	273.46	12	41.16	184.19	14	57.24	77.77	53
Liquid assets - short-term noncore funding / Nonliquid assets	56.62	35.38	78	53.58	30.67	85	59.76	36.68	78	43.73	28.18	79	32.77	16.97	84
Net loans and leases / Total deposits	59.85	73.06	20	61.16	76.22	14	59.57	72.79	19	64.83	79.43	14	69.18	90.31	12
Net loans and leases / Core deposits	65.09	78.05	25	68.54	83.77	19	65.20	78.25	25	73.94	88.34	24	80.85	103.93	13
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-19.02	-3.53	4	0.93	0.62	66	-2.90	0.12	4	6.31	1.57	95	1.60	0.72	82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.33	-8.82	14	0.13	1.31	25	-2.70	-0.25	9	5.14	4.31	67	0.88	1.36	42
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	51.32	20.27	86	46.26	12.84	89	52.33	14.28	90	46.25	11.38	92	53.74	12.67	96
Available-for-sale securities	48.68	77.97	13	53.74	85.49	10	47.67	83.77	9	53.75	87.23	7	46.26	85.40	4
U.S. Treasury securities	3.20	8.39	45	0.11	5.10	35	2.75	6.70	51	0.12	4.72	39	4.87	6.15	63
US agency securities (excluding mortgage-backed securities)	1.47	3.73	47	2.21	4.35	52	1.53	4.12	46	2.47	4.01	55	4.28	3.49	68
Municipal securities	0.80	7.89	27	0.77	9.71	23	0.85	8.22	25	0.83	9.83	24	1.94	7.75	35
Mortgage-backed securities	89.63	65.55	87	93.79	66.67	91	90.38	66.54	88	93.22	66.64	85	82.71	67.43	71
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.91	3.16	73	3.12	3.05	63	4.50	3.08	70	3.35	3.01	67	6.21	2.94	80
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	2.98	8.63	28	4.90	9.29	40	2.77	7.78	28	5.74	10.55	35	13.69	11.86	64
Debt securities 1 to 5 years	4.69	18.50	16	5.17	16.09	29	5.48	18.25	22	6.01	17.03	32	10.31	17.94	47
Debt securities over 5 years	92.33	70.45	91	89.93	72.48	76	91.75	71.11	87	88.25	69.86	75	76.01	66.02	55
Pledged securities	35.14	29.79	64	48.70	33.48	72	32.69	32.26	51	50.78	35.67	71	46.23	30.57	70
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-57.96	-1.29	7	97.92	156.41	45	-17.11	27.98	19	-28.53	183.32	3	-4.51	26.69	32
Investment securities	16.81	28.40	39	31.73	31.91	63	27.17	31.36	51	24.61	23.62	63	3.12	11.75	37
Core deposits	9.16	14.47	41	26.10	29.18	44	16.48	16.94	61	18.22	26.88	21	5.55	11.23	38
Noncore funding	-23.09	-10.65	32	-8.69	-25.09	71	-23.54	-14.79	36	-5.55	-12.18	58	7.12	6.59	57

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,982,672	2,787,123	2,713,937
Commit: Secured commercial real estate loans	343,289	322,727	361,775	294,524	282,857
Commit: Unsecured real estate loans	3,736	4,959	3,938	6,198	14,588
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	136,949	104,562	136,838	102,140	82,403
Commercial and similar letters of credit	23,513	11,321	18,956	10,511	16,981
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	110,368	3,833	4,945	8,204	488
Credit derivatives - notional amount (holding company as beneficiary)	3,090	2,120	1,258	2,437	1,608
Credit derivative contracts w/ purchased credit protection-investment grade	113,458	5,953	6,203	10,641	2,096
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	15,448	102,778	58,523	158,759	82,735
Written options contracts (interest rate)	13,195	100,322	45,857	102,881	48,677
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,070,936	2,740,772	2,800,643	2,725,555	1,604,777
Futures and forward foreign exchange	89,820	80,847	95,707	84,060	75,282
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	134,747	129,020	131,672	133,286	114,499

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							13.09	22.78	16	13.53	22.01	18	15	23.52	20
Standby letters of credit	0.60	0.64	62	0.48	0.67	50	0.60	0.65	60	0.50	0.71	48	0.46	0.84	41
Commercial and similar letters of credit	0.10	0.02	89	0.05	0.02	85	0.08	0.02	90	0.05	0.02	85	0.09	0.02	91
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.48	0.26	77	0.02	0.28	55	0.02	0.24	56	0.04	0.35	57	0	0.42	55
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	60	0.01	0.18	60	0.01	0.18	59	0.01	0.30	59	0.01	0.52	59
Credit derivative contracts w/ purchased credit protection-investment grade	0.49	0.19	80	0.03	0.17	70	0.03	0.18	70	0.05	0.25	72	0.01	0.30	69
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	14.45	45.51	49	14.37	42.67	41	13.75	46.30	45	15.55	48.62	39	10.64	68.47	28
Interest rate contracts	13.48	33.09	48	13.41	30.32	42	12.75	32.46	46	14.50	34.36	40	9.59	47.31	28
Interest rate futures and forward contracts	0.07	4.02	40	0.47	4.59	51	0.26	3.25	51	0.77	6.21	51	0.46	10.67	49
Written options contracts (interest rate)	0.06	1.59	29	0.46	2	43	0.20	1.41	38	0.50	2.18	41	0.27	2.47	40
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	13.35	19.54	54	12.49	20.33	49	12.29	20.49	49	13.23	20.83	48	8.87	28.86	31
Foreign exchange contracts	0.39	6.48	71	0.37	6.19	69	0.42	6.30	70	0.41	6.01	66	0.42	10.12	62
Futures and forward foreign exchange contracts	0.39	3.96	73	0.37	3.83	72	0.42	3.78	72	0.41	3.47	70	0.42	5.23	66
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.59	1.07	82	0.59	0.80	81	0.58	0.92	81	0.65	1.86	79	0.63	3.32	76
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.59	0.32	85	0.59	0.27	85	0.58	0.31	85	0.65	0.32	84	0.63	0.38	82
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							24.76	44.98	19	24.01	42.82	27	25.34	45.53	30

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Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,324,146	3,153,739	3,132,402	3,204,541	1,925,970
Interest rate contracts	3,099,579	2,943,872	2,905,023	2,987,195	1,736,189
Foreign exchange contracts	89,820	80,847	95,707	84,060	75,282
Equity, commodity, and other contracts	134,747	129,020	131,672	133,286	114,499
Derivatives Position					
Futures and forwards	105,268	183,625	154,230	242,819	158,017
Written options	13,195	100,322	45,857	102,881	48,677
Exchange-traded	0	0	0	0	0
Over-the-counter	13,195	100,322	45,857	102,881	48,677
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,205,683	2,869,792	2,932,315	2,858,841	1,719,276
Held for trading					
Interest rate contracts	3,295,503	2,950,639	3,028,022	2,942,901	1,794,558
Foreign exchange contracts	3,070,936	2,740,772	2,800,643	2,725,555	1,604,777
Equity, commodity, and other contracts	89,820	80,847	95,707	84,060	75,282
Equity, commodity, and other contracts	134,747	129,020	131,672	133,286	114,499
Non-traded					
Interest rate contracts	28,643	203,100	104,380	261,640	131,412
Foreign exchange contracts	28,643	203,100	104,380	261,640	131,412
Equity, commodity, and other contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	3,424,409	3,059,370	3,092,748	3,112,301	1,879,389
Over 1 year to 5 years	324,007	461,401	374,260	481,051	329,591
Over 5 years	597,702	520,541	554,313	514,487	537,927
Over 5 years	2,502,700	2,077,428	2,164,175	2,116,763	1,011,871
Gross negative fair value (absolute value)					
Gross negative fair value	65,640	33,908	23,686	19,367	7,725
Gross positive fair value					
Held for trading	12,931	45,866	42,008	96,167	28,931
Non-traded	12,522	42,368	40,907	91,220	27,628
Non-traded	409	3,498	1,101	4,947	1,303
Current credit exposure on risk-based capital derivative contracts	12,772	43,172	40,936	91,243	27,655
Credit losses on derivative contracts	6	-101	-77	129	47
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	93.24	93.91	28	93.35	94.52	26	92.74	94.17	29	93.22	94.10	27	90.15	93.44	25
Foreign exchange contracts	2.70	3.18	73	2.56	3.16	70	3.06	3.47	71	2.62	3.49	68	3.91	3.20	73
Equity, commodity, and other contracts	4.05	1.19	83	4.09	1.04	84	4.20	1.14	84	4.16	1.17	83	5.95	1.64	83
Futures and forwards															
Written options	0.40	6.03	23	3.18	8.11	42	1.46	6.28	35	3.21	8.18	37	2.53	5.91	45
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.40	5.74	23	3.18	7.80	44	1.46	5.96	38	3.21	7.73	40	2.53	5.10	47
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	96.44	74.58	72	91	69.64	68	93.61	74.26	68	89.21	68.76	66	89.27	69.75	66
Held for trading															
Interest rate contracts	99.14	38.74	90	93.56	42.14	81	96.67	40.42	84	91.84	43.53	76	93.18	44.16	75
Foreign exchange contracts	92.38	32.48	90	86.91	36.29	82	89.41	34.15	88	85.05	36.62	85	83.32	37.24	80
Equity, commodity, and other contracts	2.70	1.60	80	2.56	1.47	78	3.06	1.68	80	2.62	1.60	77	3.91	1.60	82
Non-traded															
Interest rate contracts	0.86	61.26	9	6.44	57.86	18	3.33	59.58	15	8.16	56.47	23	6.82	55.84	25
Foreign exchange contracts	0.86	57.41	10	6.44	54.11	19	3.33	56.71	16	8.16	53.82	23	6.82	52.22	25
Equity, commodity, and other contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	103.02	92.63	85	97.01	90.92	54	98.73	92.53	57	97.12	91.48	56	97.58	93.86	50
Over 1 year to 5 years	9.75	27.97	40	14.63	26.80	46	11.95	27.56	40	15.01	32.05	43	17.11	32.17	42
Over 5 years	17.98	26.35	33	16.51	28.69	34	17.70	27.01	32	16.05	27.06	34	27.93	30.45	50
Gross negative fair value (absolute value)	75.29	29.53	91	65.87	30.03	85	69.09	29.89	85	66.06	29.56	85	52.54	28.09	75
Gross positive fair value	1.97	1.21	86	1.08	1.21	53	0.76	0.98	42	0.60	1.55	31	0.40	0.83	37
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.39	1.52	9	1.45	1.70	36	1.34	1.34	53	3	2.23	67	1.50	1.19	70
Gross positive fair value (X)	0.04	0.06	62	0.02	0.05	51	0.01	0.04	46	0.01	0.07	32	0.01	0.06	29
Held for trading (X)	0.01	0.06	24	0.03	0.07	44	0.03	0.05	53	0.07	0.09	57	0.02	0.07	42
Non-traded (X)	0.01	0.04	55	0.03	0.05	59	0.02	0.04	66	0.07	0.07	66	0.02	0.06	56
Current credit exposure (X)	0	0.01	15	0	0.01	29	0	0.01	22	0	0.02	34	0	0.01	35
Credit losses on derivative contracts	0.01	0.04	35	0.03	0.05	51	0.02	0.04	60	0.07	0.06	60	0.02	0.05	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.10	0.47	35	0.38	0.61	51	0.33	0.46	58	0.81	0.85	60	0.26	0.73	45

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	157,821	216,252	216,252	110,027	106,693
Gross losses	3,908	6,291	17,320	21,038	23,955
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,422	3,375	11,355	13,900	11,289
Net losses	1,486	2,916	5,965	7,138	12,666
Provision for loan and lease losses	-4,674	-14,993	-54,211	117,800	16,000
Adjustments	367	0	1,745	-4,437	0
Ending balance	152,028	198,343	157,821	216,252	110,027
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.08	0.04	16	-0.28	-0.11	23	-0.24	-0.09	14	0.61	0.51	68	0.09	0.15	39
Provision for loan and lease losses / Average loans and leases	-0.15	0.06	18	-0.50	-0.20	19	-0.45	-0.16	15	1.01	0.82	71	0.15	0.24	40
Provision for loan and lease losses / Net loan and lease losses	-314.54	49.50	16	-514.16	-168.35	18	-908.82	-105.48	9	1,650.32	487.86	92	126.32	130.58	57
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.20	57	1.63	1.49	68	1.29	1.23	61	1.81	1.58	71	1	0.83	73
Allowance for loan and lease losses / Total loans and leases	1.21	1.17	57	1.63	1.47	69	1.28	1.20	62	1.80	1.55	72	1	0.81	73
Allowance for loan and lease losses / Net loans and leases losses (X)	25.58	38.27	65	17	18.09	66	26.46	21.39	72	30.30	11.58	88	8.69	8.03	70
Allowance for loan and lease losses / Nonaccrual assets	861.49	355.27	90	1,275.44	291.29	94	948.79	364.13	90	1,339.10	299.17	94	633.07	218.72	91
ALLL / 90+ days past due + nonaccrual loans and leases	592.54	284.19	85	763.83	246.27	96	646.70	287.08	88	810.08	244.34	96	426.69	151.73	92
Gross loan and lease losses / Average loans and leases	0.13	0.17	53	0.21	0.24	57	0.14	0.19	50	0.18	0.34	39	0.22	0.28	50
Recoveries / Average loans and leases	0.08	0.07	65	0.11	0.08	72	0.09	0.08	65	0.12	0.07	81	0.11	0.08	74
Net losses / Average loans and leases	0.05	0.09	49	0.10	0.16	43	0.05	0.11	37	0.06	0.27	20	0.12	0.21	44
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	13.98	10.98	69	16.04	7.39	90	53.97	34.67	78	58.03	33.98	82	45.96	36.22	78
Earnings coverage of net loan and lease losses (X)	44.26	38.54	68	21.94	25.70	64	45.49	39.72	67	43	22.91	84	23.83	24.40	66

Net Loan and Lease Losses By Type

Real estate loans	-0.03	-0.01	22	-0.06	0.03	3	-0.04	0.02	12	-0.04	0.04	4	-0.02	0.01	12
Real estate loans secured by 1-4 family	-0.04	-0.02	29	-0.09	-0.01	5	-0.05	-0.02	16	-0.05	0.01	9	-0.05	0.01	8
Revolving	-0.24	-0.08	17	-0.12	-0.03	14	-0.12	-0.07	20	-0.23	0.01	7	-0.04	0.02	15
Closed-end	-0.01	-0.02	52	-0.09	-0.01	4	-0.04	-0.01	18	-0.02	0	19	-0.05	0	6
Commercial real estate loans	0	0	42	-0.01	0.05	17	0	0.04	20	0	0.07	13	0.06	0.01	86
Construction and land development	-0.01	-0.02	38	-0.07	0	8	-0.03	0	21	-0.01	0	34	-0.01	-0.01	38
1-4 family	-0.01	0	6	-0.07	0	2	-0.03	0	6	-0.01	0	13	-0.01	0	14
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0	0.05	29	0	0.11	14	0.09	0.02	88
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0.09	0.01	93
Other	0	0	54	0	0.06	41	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.08	0.11	56	0.04	0.20	36	0.07	0.17	38	-0.06	0.47	0	-0.06	0.37	0
Loans to individuals	0.72	0.70	58	1.71	1.06	78	0.83	0.71	63	1.09	1.13	64	1.31	1.17	62
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.04	0.16	56	-0.03	0.09	13	-0.02	0.10	9	0.01	0.15	44	0.03	0.15	47

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	20,288	29,451	20,757	25,924	56,743
90+ days past due loans and leases	8,010	10,416	7,770	10,546	8,406
Nonaccrual loans and leases	17,647	15,551	16,634	16,149	17,380
Total past due and nonaccrual loans and leases	45,945	55,418	45,161	52,619	82,529
Restructured					
Restructured 30-89 days past due	2,494	2,726	2,934	3,068	6,086
Restructured 90+ days past due	557	936	665	393	285
Restructured nonaccrual	9,023	8,923	8,772	4,021	5,671
Total restructured loans and leases	12,074	12,585	12,371	7,482	12,042
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	51,641	71,491	57,586	64,997	57,017
Other real estate owned	2,332	2,332	2,332	2,332	2,737
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.16	0.32	30	0.24	0.33	48	0.17	0.32	34	0.22	0.39	31	0.51	0.43	68
90+ days past due loans and leases	0.06	0.10	65	0.09	0.11	69	0.06	0.10	64	0.09	0.12	67	0.08	0.15	53
Nonaccrual loans and leases	0.14	0.44	12	0.13	0.65	5	0.14	0.46	13	0.13	0.66	5	0.16	0.51	12
90+ days past due and nonaccrual loans and leases	0.20	0.59	15	0.21	0.82	7	0.20	0.62	12	0.22	0.85	6	0.23	0.71	9
Restructured															
30-89 days past due restructured	0.02	0.01	80	0.02	0.01	83	0.02	0.01	85	0.03	0.01	81	0.06	0.01	88
90+ days past due restructured	0	0	82	0.01	0	83	0.01	0	80	0	0.01	73	0	0.01	72
Nonaccrual restructured	0.07	0.10	52	0.07	0.13	45	0.07	0.10	48	0.03	0.13	23	0.05	0.14	33
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.16	0.32	30	0.24	0.33	48	0.17	0.32	33	0.22	0.40	31	0.51	0.43	68
90+ days past due assets	0.06	0.10	65	0.09	0.11	69	0.06	0.10	64	0.09	0.12	67	0.08	0.15	52
Nonaccrual assets	0.14	0.45	11	0.13	0.66	5	0.14	0.47	13	0.13	0.67	5	0.16	0.53	11
30+ days past due and nonaccrual assets	0.37	0.94	16	0.46	1.18	11	0.37	0.97	16	0.44	1.29	6	0.75	1.19	34
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.11	0.35	14	0.12	0.50	7	0.11	0.36	12	0.13	0.52	8	0.14	0.44	13
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.36	13	0.13	0.53	7	0.12	0.37	12	0.14	0.55	8	0.16	0.48	13
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.32	0.41	49	0.42	0.58	40	0.35	0.41	52	0.42	0.60	32	0.46	0.53	48
Allowance for loan and lease losses	49.12	62.77	46	46.91	69.27	37	50.79	62.64	50	40.20	66.66	26	75.90	115.41	32
Equity capital + allowance for loan and lease losses	4.66	3.67	71	5.97	5.03	67	4.53	3.60	69	5.47	4.97	61	5.98	4.28	74
Tier 1 capital + allowance for loan and lease losses	4.09	4.23	57	5.85	5.96	55	4.41	4.30	58	5.51	6.05	50	5.97	5.65	60
Loans and leases + other real estate owned	0.59	0.69	51	0.77	0.97	43	0.65	0.71	54	0.72	0.97	36	0.76	0.85	48

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.05	0.26	12	0.15	0.31	25	0.06	0.26	15	0.14	0.39	19	0.22	0.38	33
90+ days past due	0.07	0.13	70	0.10	0.13	75	0.07	0.12	70	0.09	0.16	68	0.07	0.16	58
Nonaccrual	0.17	0.51	20	0.17	0.76	9	0.17	0.52	20	0.17	0.76	11	0.20	0.46	25
Commercial and industrial															
30–89 days past due	0.27	0.26	60	0.24	0.22	66	0.23	0.24	57	0.02	0.23	9	1.07	0.31	90
90+ days past due	0	0.03	46	0	0.02	37	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.01	0.53	7	0.02	0.69	3	0.03	0.57	6	0.03	0.75	7	0.07	0.83	12
Individuals															
30–89 days past due	1.17	0.67	84	1.20	0.53	87	1.16	0.63	81	1.19	0.83	77	2.26	0.83	88
90+ days past due	0.11	0.08	73	0.14	0.11	73	0.11	0.09	70	0.20	0.14	73	0.22	0.17	71
Nonaccrual	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due	0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.23	37	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due	0.07	0.13	58	0.07	0.13	59	0.08	0.12	63	0.08	0.18	56	0.55	0.20	81
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	76	0	0.01	33	0.01	0.01	76
Nonaccrual	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.06	0.44	7	0.22	0.47	29	0.09	0.46	9	0.20	0.65	16	0.25	0.67	16
	90+ days past due	0.10	0.25	68	0.15	0.28	74	0.10	0.24	67	0.14	0.33	68	0.10	0.31	61
	Nonaccrual	0.15	0.68	12	0.11	0.88	7	0.13	0.71	10	0.12	0.89	9	0.13	0.73	9
Revolving	30-89 days past due	0.07	0.27	25	0.58	0.31	80	0.19	0.28	42	0.37	0.48	45	0.35	0.45	38
	90+ days past due	0.15	0.03	87	0.35	0.03	93	0.18	0.02	91	0.26	0.03	93	0.36	0.05	94
	Nonaccrual	0.43	1.02	41	0.38	1.31	25	0.37	1.18	36	0.36	1.13	26	0.31	1	25
Closed-end	30-89 days past due	0.06	0.46	6	0.15	0.48	22	0.07	0.49	7	0.17	0.65	10	0.22	0.70	17
	90+ days past due	0.09	0.28	68	0.11	0.31	69	0.08	0.26	66	0.12	0.38	64	0.05	0.35	52
	Nonaccrual	0.10	0.66	9	0.06	0.85	7	0.09	0.67	8	0.08	0.87	8	0.10	0.70	9
Junior lien	30-89 days past due	0.01	0.01	53	0.01	0.01	54	0.01	0.01	64	0.03	0.02	76	0.03	0.02	67
	90+ days past due	0.01	0	93	0.01	0	95	0.01	0	92	0.01	0	87	0	0	71
	Nonaccrual	0.01	0.03	48	0.01	0.05	30	0.01	0.03	36	0.01	0.04	30	0.01	0.04	25
Commercial real estate	30-89 days past due	0	0.16	3	0.01	0.22	11	0	0.15	3	0	0.26	4	0.14	0.18	51
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.10	0.37	21	0.12	0.62	9	0.11	0.38	20	0.12	0.62	12	0.16	0.23	41
Construction and development	30-89 days past due	0	0.19	17	0.06	0.22	46	0	0.17	17	0	0.28	11	0.23	0.28	61
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0.02	0.20	33
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0.02	0.02	66
Other	30-89 days past due	0	0.14	20	0.06	0.16	56	0	0.13	21	0	0.22	13	0.23	0.20	72
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0.67	0.08	91
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.13	6	0	0.20	5	0	0.13	6	0	0.23	6	0.01	0.14	13
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.15	0.45	26	0.17	0.78	10	0.16	0.45	25	0.17	0.80	12	0.21	0.28	47
Owner Occupied	30-89 days past due	0	0.04	10	0	0.06	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.17	5	0	0.32	3	0	0.17	5	0	0.27	5	0	0.16	7
Other	30-89 days past due	0	0.08	12	0	0.12	8	0	0.08	14	0	0.14	11	0.01	0.07	25
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.15	0.24	49	0.17	0.40	37	0.16	0.23	51	0.17	0.44	38	0.21	0.10	81
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-455,239	-442,049	-447,869	-445,294	-443,471
Retained earnings	1,981,914	1,863,426	1,959,873	1,835,729	1,761,415
Accumulated other comprehensive income (AOCI)	-246,153	-41,787	-66,382	7,822	-31,112
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,280,522	1,379,590	1,445,622	1,398,257	1,286,832
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	28,747	28,718	28,747	28,718	28,718
Accumulated other comprehensive income-related adjustments	-246,153	-41,787	-66,382	7,822	-31,112
Other deductions from common equity tier 1 capital	-198	-198	-198	-198	-198
Subtotal:	1,498,126	1,392,857	1,483,455	1,361,915	1,289,424
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,498,126	1,392,857	1,483,455	1,361,915	1,289,424
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	175,487	0	175,487	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	175,487	0	175,487	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	175,487	0	175,487	0	0
Tier 1 Capital	1,673,613	1,392,857	1,658,942	1,361,915	1,289,424
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	151,219	141,499	153,001	141,869	116,849
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	151,219	141,499	153,001	141,869	116,849
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	151,219	141,499	153,001	141,869	116,849
Exited advanced approach tier 2 capital					
Total capital	1,824,832	1,534,356	1,811,943	1,503,784	1,406,273
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	22,963,881	21,111,082	22,702,925	20,338,668	17,802,027
Less: Deductions from common equity tier 1 capital	28,747	28,718	28,747	28,718	28,718
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	22,935,134	21,082,364	22,674,178	20,309,950	17,773,309
Total risk-weighted assets	12,663,646	11,275,565	12,236,805	11,295,077	10,589,061
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	11.83	12.18	48	12.35	12.54	54	12.12	12.37	49	12.06	12.35	51	12.18	12.11	55
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.22	12.88	64	12.35	13.31	40	13.56	13.11	66	12.06	13.08	37	12.18	12.78	43
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.41	14.72	54	13.61	15.37	18	14.81	14.91	58	13.31	15.23	17	13.28	14.36	39
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.30	9.06	11	6.61	9.15	2	7.32	8.98	10	6.71	9.13	3	7.25	9.76	4
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	374,150	367,991	372,373	365,558	365,826	1.67	4.07
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	374,150	367,991	372,373	365,558	365,826	1.67	4.07
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	373,876	367,341	372,184	365,359	365,675	1.78	4.36
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	373,876	367,341	372,184	365,359	365,675	1.78	4.36
Total insurance underwriting net income	1,856	2,030	6,926	7,584	9,385	-8.57	-2.21
Total property and casualty	0	0	0	0	0		
Total life and health	1,856	2,030	6,926	7,584	9,385	-8.57	-2.21
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	42	133	46	132	138	-68.42	-70.21
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	204	192	823	871	2,417	6.25	-39.47
Other insurance activities income	181	164	729	757	2,290	10.37	-16.97
Insurance and reinsurance underwriting income	23	28	94	114	127	-17.86	-80.67
Premiums	23	28	94	114	127	-17.86	-80.67
Credit related insurance underwriting	23	28	94	114	127	-17.86	-80.67
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	30	34	303	144	131	-11.76	-14.29
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	446,926	291,764	344,587	291,480	287,961	53.18	62.11

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	1.63	0	97	1.68	0	97	1.63	0	97	1.77	0	97	2.02	0.01	96
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	0	50.48	18	0	54.39	17	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	100	49.52	81	100	45.61	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.64	43	0	12.21	43	0	13.40	42	0	11.24	43	0	7.26	42
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Insurance activities revenue / Adjusted operating income	0.12	0.38	62	0.12	0.38	60	0.12	0.36	56	0.13	0.41	59	0.35	0.47	69
Premium income / Insurance activities revenue	11.27	3.33	87	14.58	2.23	90	11.42	2.76	88	13.09	2.84	86	5.25	7.32	81
Credit related premium income / Total premium income	100	37.50	79	100	33.33	81	100	32.99	84	100	38.23	81	100	34.91	83
Other premium income / Total premium income	0	62.50	20	0	66.67	18	0	67.01	15	0	61.77	18	0	65.09	16
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Insurance underwriting net income / Consolidated net income	3.38	0.02	99	3.39	0.02	97	2.73	0.02	97	4.93	0.03	96	4.15	0.08	96
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)	1.99	150.40	46	2.21	3.56	58	1.86	4.49	58	2.08	3.62	53	2.57	5.13	38
Insurance benefits, losses, expenses / Insurance premiums	130.43	2,703.20	82	121.43	1,367.96	56	322.34	927.51	84	126.32	447.82	59	103.15	233.61	70
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	24.48	12.22	95	18.34	11	81	18.97	12	79	18.47	11.03	81	20.58	11.51	84
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name _____

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Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	327,857	312,959	323,255	323,300	333,610
Real estate loans	64,616	73,818	65,802	82,278	78,358
Commercial and industrial loans	1,913	1,259	872	1,239	1,680
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	27	28	27	30	16
Loans to individuals	257,516	234,003	252,499	236,797	252,125
Agricultural loans	0	26	0	0	0
Other foreign loans	249	2,554	400	1,622	861
Lease financing receivables	3,536	1,271	3,655	1,334	570
Debt securities	48,136	0	24,438	0	110,052
Interest-bearing bank balances	499	494	496	487	480
Total selected foreign assets	376,492	313,453	348,189	323,787	444,142
Total foreign deposits	1,183,267	1,121,529	1,204,324	1,091,758	1,067,201
Interest-bearing deposits	641,731	661,083	642,974	651,384	645,658
Non-interest-bearing deposits	541,536	460,446	561,350	440,374	421,543

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	7.23	0.70	96	8.01	0.69	95	8.04	0.66	95	8.34	0.87	95	9.11	1.25	93
Cost: Interest-bearing deposits	0.07	0.14	48	0.13	0.13	59	0.10	0.14	51	0.27	0.42	35	0.58	1.19	16

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	4.76	10.28	56	-5.82	-6.17	52	-0.01	6.83	51	-3.09	-2.40	57	8.75	22.48	58
Total selected assets	20.11	17.19	71	-18.12	-2.56	30	7.54	9.48	64	-27.10	2.04	17	6.61	12.40	61
Deposits	5.50	-5.48	62	7.97	2.95	48	10.31	0.73	82	2.30	3.46	40	1.41	10.36	36

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City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.06	0.14	0.07	0.17	0.30

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	45,000	10,000	62,000	134,000	220,000	350.00	50.00	
Dividends	45,000	10,000	62,000	134,000	220,000	350.00	50.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	45,000	10,000	62,000	134,000	220,000	350.00	50.00	
Securities gains (losses)	-300	-237	-948	13,336	-850			
Other operating income	2	2	6	154	261	0.00	-97.06	
Total operating income	44,702	9,765	61,058	147,490	219,411	357.78	5.34	
Operating Expenses								
Personnel expenses	280	191	764	758	768	46.60	55.56	
Interest expense	0	0	0	0	0			
Other expenses	602	513	1,787	1,864	1,682	17.35	39.35	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	882	704	2,551	2,622	2,450	25.28	44.12	
Income (loss) before taxes	43,820	9,061	58,507	144,868	216,961	383.61	4.77	
Applicable income taxes (credit)	-646	-465	-2,131	2,395	-1,818			
Extraordinary items								
Income before undistributed income of subsidiaries	44,466	9,526	60,638	142,473	218,779	366.79	16.00	
Equity in undistributed income of subsidiaries	10,368	50,423	192,734	11,331	7,134	-79.44	-19.26	
Bank subsidiaries	10,368	50,423	192,734	11,331	7,134	-79.44	-19.27	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	54,834	59,949	253,372	153,804	225,913	-8.53	7.15	
Memoranda								
Bank net income	55,368	60,423	254,734	145,331	227,134	-8.37	29.23	
Nonbank net income	0	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,434,997	98.27	1,307,981	95.32	1,600,602	98.58	1,304,584	1,243,904	9.71	25.82
Common and preferred stock	1,420,868	97.30	1,293,852	94.30	1,586,473	97.71	1,290,455	1,229,775	9.82	26.14
Excess cost over fair value	14,129	0.97	14,129	1.03	14,129	0.87	14,129	14,129	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	2,500	0.17	2,501	0.18	2,500	0.15	2,501	4,974	-0.04	-49.76
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	8,738	0.60	48,629	3.54	6,376	0.39	66,704	37,056	-82.03	-82.26
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	14,098	0.97	13,021	0.95	14,130	0.87	12,305	12,401	8.27	64.03
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,460,333	100.00	1,372,132	100.00	1,623,608	100.00	1,386,094	1,298,335	6.43	21.29
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	11,448	0.78	11,911	0.87	11,997	0.74	11,587	11,503	-3.89	5.45
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	11,448	0.78	11,911	0.87	11,997	0.74	11,587	11,503	-3.89	5.45
Equity Capital	1,448,885	99.22	1,360,221	99.13	1,611,611	99.26	1,374,507	1,286,832	6.52	21.43
Perpetual preferred stock (income surplus)	175,487	12.02	0	0	175,487	10.81	0	0		
Common stock	582	0.04	580	0.04	581	0.04	580	579	0.34	1.04
Common surplus	611,574	41.88	594,804	43.35	607,020	37.39	591,360	582,566	2.82	10.41
Retained earnings	1,974,790	135.23	1,844,057	134.39	1,950,376	120.13	1,811,979	1,761,415	7.09	36.71
Accumulated other comprehensive income	-246,153	-16.86	-41,787	-3.05	-66,382	-4.09	7,822	-31,112		
Other equity capital components	-1,067,395	-73.09	-1,037,433	-75.61	-1,055,471	-65.01	-1,037,234	-1,026,616		
Total liabilities and equity capital	1,460,333	100.00	1,372,132	100.00	1,623,608	100.00	1,386,094	1,298,335	6.43	21.29
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	13.98	9.94	82	17.41	12.54	84	16.95	11.94	87	11.38	7.29	85	17.65	9.68	96
Bank net income / Average equity investment in banks	14.59	10.44	85	18.50	12.55	86	17.80	11.80	87	11.29	7.45	79	18.46	10.51	92
Nonbank net income / Average equity investment in nonbanks		11.36			12.53			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	100.97	97.54	39	100.79	95.97	43	100.54	96.79	41	94.49	88.16	22	100.54	82.22	40
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	0.79	16.87	9	0.88	17.74	11	0.74	16.81	10	0.84	20.06	9	0.89	20.43	9
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	0	14.30	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.98	0.07	92	1.04	0.10	93	0.88	0.05	93	1.03	0.08	93	1.10	0.12	92
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	99.04	103.47	29	96.16	102.85	14	99.32	103.22	29	94.91	102.81	11	96.66	103.22	14
Total investment in subs / Equity capital	99.04	108.45	21	96.16	108.21	11	99.32	108.40	20	94.91	110.16	6	96.66	111.07	7
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.06	0.38	31	-0.22	0.22	20	-0.04	0.29	32	-0.45	0.47	15	-0.19	0.36	20
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	147.10	129.62	61	37.92	111.20	19	55.34	152.85	10	132.87	136.59	56	206.07	177.68	68
Cash from ops + noncash items + op expense / Op expense + dividend	147.43	125.04	60	38.45	98.58	28	55.98	154.48	14	121.41	147.24	46	207.44	190.27	62
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.95	98.29	66	35.84	85.35	29	49	98.54	13	127.97	134.08	58	86.57	116.34	17
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,728.15			1,357.31			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	148.84	145.40	55	37	117.86	24	54.57	174.12	11	124.73	150.43	47	208.57	210.80	59
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	27.85	20.52	72		33.13		85.17	47.61	86		35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.78	3.42	12	-0.87	3.97	13	-0.74	3.44	14	-0.84	3.85	13	-0.89	2.64	16
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____

City/State _____

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	67.99	64.91	57	283.71	74.87	94	187.35	66.37	94	75.41	81.10	55	48.21	57.84	50
Dividends declared / Net income.....	55.14	33.46	89	45.08	23.13	89	44.84	28.27	85	69.85	42.29	88	46.69	33.08	76
Net income – dividends / Average equity.....	6.27	6.76	51	9.56	9.52	60	9.35	8.62	65	3.43	4.14	38	9.41	6.46	84
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	148.84	124.34	60	37	101.14	36	54.57	155.92	20	124.73	132.17	53	208.57	178.13	58
Dividends from nonbank subsidiaries.....	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	148.84	153.16	53	37	128.99	27	54.57	203.53	11	124.73	174.85	37	208.57	260.40	47
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	81.27	43.39	75	16.55	30.63	38	24.34	45.96	25	92.20	60.28	78	96.86	66.55	83
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries.....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	81.27	49.34	71	16.55	33.49	36	24.34	51.33	24	92.20	62.88	75	96.86	69.36	76
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		31.46			47.24			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries.....		0.46			0.53			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			1.06	
Operating income from nonbank subsidiaries.....		39.06			69.48			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	100.67	60.28	99	102.41	58.57	99	101.54	74.16	97	90.85	69.76	44	100.27	67.32	99
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries.....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	100.67	73.91	95	102.41	71.70	98	101.54	83.13	97	90.85	82.20	32	100.27	78.80	98
Dividends from nonbank subsidiaries.....	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....		28.43			29.59			26.38			27.08			28.33	